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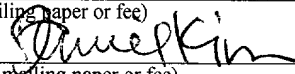
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

INVENTOR: Kurt L. Arehart

TITLE: SYSTEMS AND METHODS FOR OPTIMIZING USE OF
MORTGAGE INSURANCE BASED UPON PROJECTIONS
OF FUTURE HOME EQUITY

ASSISTANT COMMISSIONER FOR
PATENTS
BOX PATENT APPLICATION
WASHINGTON, D.C. 20231

CERTIFICATE OF EXPRESS MAILING	
"EXPRESS MAIL" Label No:	EE149573687US
Date of Deposit:	December 27, 2000
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Daniel Kim	
(Name of person mailing paper or fee)	
	
(Signature of person mailing paper or fee)	

Sir:

Enclosed are the following papers relating to the above-named application for patent:

- 16 Pages of Specification (including 4 pages of claims)
- 1 Page of Abstract
- 5 Sheets of informal drawings
- Declaration and Power of Attorney
- Assignment and Agreement
- Return Receipt Postcard

CLAIMS AS FILED

	<u>NO. FILED</u>		<u>NO. EXTRA</u>		<u>RATE</u>		<u>CALCULATIONS</u>
Total Claims	20 - 20	=	0	x	\$18	=	\$ 0
Independent							
Claims	2 - 3	=	0	x	\$80	=	\$ 0
Multiple Dependent							
Claim(s), if applicable			NONE	x	\$260	=	\$ 0
Basic Fee							\$ 710
					<u>TOTAL FEE:</u>		<u>\$ 710</u>



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The Commissioner is hereby authorized to charge the amount of \$710 to Deposit Account No. 50-1058.

In the event of non-payment or improper payment of the required fee, the Commissioner is authorized to charge or to credit **Deposit Account No. 50-1058** as required to correct the error.

Please address all correspondence to:

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Respectfully,

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December 27, 2000